How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A GENERAL LIABILITY & OFF-PREMISE

- ☐ **General liability** covering off-premise events (your liability travels to venues).
- ☐ Ability to name venues **additional insured**.

B PRODUCTS / FOODBORNE ILLNESS

- ☐ **Products liability** for the food I serve.

C LIQUOR LIABILITY

- ☐ **Liquor liability** if alcohol is served at events (separate from GL).

D PROPERTY, EQUIPMENT & SPOILAGE

- ☐ Kitchen, equipment, and supplies at replacement cost.
- ☐ **Spoilage**; equipment **in transit** (inland marine).

E AUTO & PEOPLE

- ☐ **Commercial auto** for transporting food and equipment.
- ☐ **Workers comp** for kitchen and event staff.

F LIMITS & REVIEW

- ☐ **Umbrella**; reviewed at least annually.

G QUESTIONS WORTH ASKING YOUR BROKER

- "Does my GL cover off-premise events, and can I name venues additional insured?"
- "Do I have products liability for a foodborne-illness claim?"
- "If I serve alcohol at events, do I have liquor liability?"
- "Is spoilage and equipment-in-transit covered?"
- "Is my staff covered by workers comp?"

H IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.